

?show files;ds  
File 347:JAPIO Nov 1976-2004/Apr (Updated 040802)  
    (c) 2004 JPO & JAPIO  
File 348:EUROPEAN PATENTS 1978-2004/Aug W02  
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File 350:Derwent WPIX 1963-2004/UD, UM & UP=200451  
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File 73:EMBASE 1974-2004/Aug W2  
    (c) 2004 Elsevier Science B.V.  
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    (c) 2004 Inst for Sci Info  
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
    (c) 1998 Inst for Sci Info  
File 169:Insurance Periodicals 1984-1999/Nov 15  
    (c) 1999 NILS Publishing Co.  
File 9:Business & Industry(R) Jul/1994-2004/Aug 12  
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File 148:Gale Group Trade & Industry DB 1976-2004/Aug 13  
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    (c) 1999 The Gale Group  
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(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
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(c) 2004 Commonwealth Bus. Media  
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File 75:TGG Management Contents(R) 86-2004/Aug W1  
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Set	Items	Description	
S1	9	AU='SHOLEM S':AU='SHOLEM SL'	
S2	0	AU='SHOLEM, S'	
S3	0	AU='SHOLEM, STEVEN'	
S4	9	S1 OR S2 OR S3	considered all
S5	0	S4 FROM 347,348,349,350,371	
S6	9	S4 NOT PY>2000	
S7	9	S6 NOT PD=20000902:20040930	
S8	3	RD (unique items)	

8/3,K/1 (Item 1 from file: 5)  
DIALOG(R) File 5:Biosis Previews(R)  
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0001837584 BIOSIS NO.: 197661003723

**A NEW METHOD FOR DETERMINATION OF URINARY TRYPTOPHAN METABOLITES IN BLADDER  
CARCINOMA**

AUTHOR: ROMAS N A; IONASCU L; SHOLEM S ; IONESCU G; VEENEMA R J

JOURNAL: Journal of Urology 114 (2): p223-225 1975

ISSN: 0022-5347

DOCUMENT TYPE: Article

RECORD TYPE: Citation

LANGUAGE: Unspecified

...AUTHOR: SHOLEM S

8/3,K/2 (Item 1 from file: 73)

DIALOG(R) File 73:EMBASE

(c) 2004 Elsevier Science B.V. All rts. reserv.

00366912 EMBASE No: 1975139287

**Management of the urethral diverticulum in women: a modified operative  
technique**

Sholem S.L. ; Wechsler M.; Roberts M.

Squier Urol. Clin.Columbia Presbyterian Med. Cent.New YorkN.Y. United  
States

Journal of Urology ( J. UROL. ) 1974, 112/4 (485-486)

CODEN: JOURA

DOCUMENT TYPE: Journal

LANGUAGE: ENGLISH

Sholem S.L. ; Wechsler M.; Roberts M.

8/3,K/3 (Item 1 from file: 155)

DIALOG(R) File 155:MEDLINE(R)

(c) format only 2004 The Dialog Corp. All rts. reserv.

03790472 PMID: 4830890

**Further experience with loop cutaneous ureterostomy to save badly damaged  
kidneys.**

Sholem S L ; Lattimer J K; Uson A C

Journal of urology (UNITED STATES) Jun 1974, 111 (6) p827-9, ISSN  
0022-5347 Journal Code: 0376374

Document type: Journal Article

Languages: ENGLISH

Main Citation Owner: NLM

Record type: Completed

Sholem S L ; Lattimer J K; Uson A C

?show files;ds  
 File 347:JAP10 Nov 1976-2004/Apr (Updated 040802)  
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 File 350:Derwent WPIX 1963-2004/UD,UM &UP=200451  
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 File 371:French Patents 1961-2002/BOPI 200209  
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Set	Items	Description
S1	27927	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED() PROVIDER()ORGANIZATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	2717484	HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK() - GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PRECEDENT? ? OR FORMER??
S3	1280378	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S4	690	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESOLV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR AMEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN???(2W)AROUND OR SETTL???)
S5	1786	NPV OR PRESENT()(VALUE OR VALUATION OR WORTH)
S6	871280	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EXPECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPTIVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POTENTIAL OR ANTICIPAT???
S7	385720	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFERER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPERATED OR OPERATION OR HOSPITALI???) (4N)(PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	460356	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)ENHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATIVE OR BANKABLE
S9	157958	S2(S)(S3 OR S4)
S10	195	S1(10N)(S5 OR S9)
S11	2790	S6(5N)S7
S12	0	S11(S)S8(S)S10
S13	0	S8 AND S10 AND S11
S14	243383	S2 AND (S3 OR S4)
S15	704	S1(S)(S5 OR S14)
S16	4567	S6(10N)S7
S17	1	S16 AND S8 AND S15
S18	82	S8(S)S16
S19	102	S3 AND S4
S20	1888	S5 OR S19
S21	0	S18 AND S20
S22	6	S1 AND S2 AND (S3 OR S4) AND S6 AND S7 AND S8
S23	12	S1(S)S2(S)S7(S)S8
S24	288912	IC=G06F-017?
S25	9	S23 AND S24
S26	17	S22 OR S23
S27	17	IDPAT (sorted in duplicate/non-duplicate order)
S28	17	IDPAT (primary/non-duplicate records only)

considered all

28/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014929065 \*\*Image available\*\*

WPI Acc No: 2002-749774/200281

Related WPI Acc No: 2002-105735; 2002-257094; 2002-257121; 2003-028628

XRPX Acc No: N02-590452

**Medical information searching method for physician reference and diagnosis, insurance policy claims adjusting, involves de-identifying then transmitting response to request in response to query**

Patent Assignee: DICK R S (DICK-I)

Inventor: DICK R S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020111833	A1	20020815	US 2000596810	A	20000619	200281 B
			US 200257337	A	20020123	

Priority Applications (No Type Date): US 200257337 A 20020123; US 2000596810 A 20000619

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020111833	A1	11		G06F-017/60	CIP of application US 2000596810

Abstract (Basic):

... medical, pharmaceutical information relating to physical and mental health diagnoses and remedies such as physician **patient records**, clinical information **records** and prescription drug **records** and clinical information including laboratory testing, ambulatory, home health and long-term care among other...

...information for physician reference and diagnosis, medical research, medical training, underwriting and claims adjusting of **insurance** policies related to life, health, disability, **income**, long-term care, casualty and **re-insurance** for healthy care providers and professionals, **insurance** agencies, emergency medical technicians, medical information repository such as pharmacy benefit managers (PBMs), pharmacies and...

28/3,K/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014743335 \*\*Image available\*\*

WPI Acc No: 2002-564040/200260

**Financial service system using internet**

Patent Assignee: IMONICS INC (IMON-N)

Inventor: KIM J H; OH S H; PARK J C; PARK Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002016155	A	20020304	KR 200049315	A	20000824	200260 B

Priority Applications (No Type Date): KR 200049315 A 20000824

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002016155	A	1		G06F-017/60	

Abstract (Basic):

... server(2) operated by a service provider having a real account in a bank, many **clients** (4) provided to the individuals registered as members, and a user database(10) operated by...

...and stored with the personal information of the members and the

information including a transaction history. The members deposit money in the joint savings account. The total money is operated by cooperative buying, investment in stocks or mutual funds via the joint account managing server. The profits and shares of financial operation are distributed to the members. The joint account managing server...

...such on-line and off-line services as a consultation on cooperative investment, accounts, group insurance, a message for personal relations among members, and an event...

28/3,K/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

013778038 \*\*Image available\*\*  
WPI Acc No: 2001-262249/200127

XRPX Acc No: N01-187603

Accounting assisting program for dentistry hospital, maintains income, expenditure in separate tables and displays the computed total income, expenditure and balance for each year

Patent Assignee: NIWA T (NIWA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001052059	A	20010223	JP 99224147	A	19990806	200127 B

Priority Applications (No Type Date): JP 99224147 A 19990806

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001052059	A	6		G06F-017/60	

Abstract (Basic):

... The patient's name, treatment expense classified according to type of insurance, are input into treatment expense input table (1). Total income and expenditure are input into income and expenditure input tables (2,3) respectively. The recording tables record income and expenditure of each day for a year. The sum total income, expenditure and balance for each year is computed and displayed.

28/3,K/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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013484161 \*\*Image available\*\*  
WPI Acc No: 2000-656104/200063  
XRPX Acc No: N00-486406

Medical management system connected to Internet, has logic units to enter preset information and to produce documentation on patient encounter customized to insurer requirements of patient's insurance coverage

Patent Assignee: WEITZ D J (WEITZ-I); WEITZ S R (WEITZ-I)

Inventor: WEITZ D J; WEITZ S R

Number of Countries: 090 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200057264	A1	20000928	WO 2000US7773	A	20000322	200063 B
AU 200040243	A	20001009	AU 200040243	A	20000322	200103

Priority Applications (No Type Date): US 99406992 A 19990928; US 99125428 P 19990322

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200040243 A G06F-003/00 Based on patent WO 200057264

... connected to Internet, has logic units to enter preset information and to produce documentation on patient encounter customized to insurer requirements of patient 's insurance coverage

Abstract (Basic):

... Database of insurer requirements has information on pre-certification patient co-payments, payment schedules, and codes for diagnoses and procedures. Logic units enter information about patient encounter, information identifying patient 's insurance coverage and for producing documentation regarding patient encounter customized to the insurer requirement of patient 's insurance coverage respectively.

... The logic for entering patient information is adapted to receive patient information selected from group containing background patient information, insurer information, present illness history, past medical history, social history, family history, medications, allergies, physical examination, and diagnostic studies. An INDEPENDENT CLAIM is also included for automated...

...Medical management system connected to Internet for facilitating entry of patient data and management of medical practice by health care providers...

...By monitoring billing outcomes, it is possible to detect changes in insurer reimbursement practices and modify the system's billing documentation to improve health care provider reimbursement outcomes. Use of the management system by the health providers, provides valuable feedback data for continuously improving the performance of system. The system is periodically updated in response to changes in reimbursement requirements by various insurers, and this central updating of the system reduces number of denied reimbursement requests due to...

...from the higher percentage of reimbursed services and substantially lower frequency of reimbursement denials. The patients can enter data into system by themselves when they are outside the health care provider's office by accessing the system over the Internet, this reduces amount of time the patient has to spend in waiting room and reduces workload of health care provider staff...

...The figure shows example of algorithm for determining possible diagnoses...

...Title Terms: PATIENT ;

28/3,K/16 (Item 16 from file: 347)

DIALOG(R)File 347:JAPIO

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06490745 \*\*Image available\*\*  
MEDICAL FEE COLLECTING AMOUNT CALCULATING DEVICE

PUB. NO.: 2000-076326 [JP 2000076326 A]

PUBLISHED: March 14, 2000 (20000314)

INVENTOR(s): ITOU YACHIYO

APPLICANT(s): SANYO ELECTRIC CO LTD

APPL. NO.: 10-246090 [JP 98246090]  
FILED: August 31, 1998 (19980831)

ABSTRACT

... SOLVED: To speedily calculate an amount to be collected by executing processing for calculating a **patient**'s paying amount on a day of coming to a hospital based on the paying contents of a medical service system which a **patient** belongs to and a time of collecting at a receptionist counter in order from the medical service system of higher **priority**.

SOLUTION: This device is formed of a control part 10 executing processing according to a...

... a display 14, etc., displaying kinds of information. In constitution like this, the medical treatment **record** of the day of a **patient** file is read to gain a corresponding **insurance** point from an **insurance** point database. Next, a medical system registered in the **patient** file is read to decide a **priority** order in the read medical system based on the **priority** between respective read medical systems. Processing of calculating the **patient** paying amount in the order of this **priority** order to calculate the **patient** paying amount in the case of applying a medical system whose read **priority** order is the lowest.

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28/3,K/17 (Item 17 from file: 347)  
DIALOG(R)File 347:JAPIO  
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05667560 \*\*Image available\*\*  
MANAGING METHOD FOR INSURANCE INFORMATION IN COMPUTER FOR MEDICAL EXPENSE CALCULATION WORK

PUB. NO.: 09-282360 [JP 9282360 A]  
PUBLISHED: October 31, 1997 (19971031)  
INVENTOR(s): TAKAHASHI YUICHI  
FUJISHIGE NOBUYUKI  
MANDA MASAMITSU  
YOSHITSURU HIROBUMI  
APPLICANT(s): SANYO ELECTRIC CO LTD [000188] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 08-089543 [JP 9689543]  
FILED: April 11, 1996 (19960411)

ABSTRACT

... medical expense calculation work has a magnetic storage device 5, in which there are a **patient** headstone file 8 containing the **insurance** information for every **patient** and a **patient** clinical consultation file 9 containing medical treatments for the **patients** together with date and time data. When there is alteration of the **insurance** information, the **patient** headstone file 8 has two pieces of **insurance** information **before** and after the alteration period. To issue a medical **return** detailed statement, data and time data on each treatment are read out, it is judged whether the data and time are **before** and after the alteration, and one adequate **insurance** information between two pieces is selected and used.

28/AN,AZ,TI/1 (Item 1 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

016289831

Patient positioning system for use in vascular application e.g. emergency situation, venous access, and carbon dioxide studies; has longitudinal subsystem for moving patient positioning surface in longitudinal direction

Local Applications (No Type Date): US 200265866 A 20021126; JP 2003393335 A 20031125; DE 12003052646 A 20031111

Priority Applications (No Type Date): US 200265866 A 20021126

28/AN,AZ,TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015006756

Standard transportation excellent maintenance solution providing system for transportation industries, executes prescribed function corresponding to character range updating function to generate solution to defined problem

Local Applications (No Type Date): US 2001268572 P 20010215; US 200296575 A 20020314

Priority Applications (No Type Date): US 2001268572 P 20010215; US 200296575 A 20020314

28/AN,AZ,TI/3 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014929065

Medical information searching method for physician reference and diagnosis, insurance policy claims adjusting, involves de-identifying then transmitting response to request in response to query

Local Applications (No Type Date): US 2000596810 A 20000619; US 200257337 A 20020123

Priority Applications (No Type Date): US 200257337 A 20020123; US 2000596810 A 20000619

28/AN,AZ,TI/4 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014837332

Demand-based trading method through Internet, involves allocating equal payment to each state in response to identification of state occurred on fulfillment of all criteria and total and relative number of value units invested

Local Applications (No Type Date): WO 2002US7480 A 20020311; EP 2002753612 A 20020311; WO 2002US7480 A 20020311; KR 2003711995 A 20030915; AU 2002306697 A 20020311

Priority Applications (No Type Date): US 2001809025 A 20010316

28/AN,AZ,TI/5 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014743335

Financial service system using internet

Local Applications (No Type Date): KR 200049315 A 20000824

Priority Applications (No Type Date): KR 200049315 A 20000824

28/AN,AZ,TI/6 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014375123

Evaluating /improving/optimizing the treatment of chronic illness and conditions in humans and animals comprises using data obtained from individual randomized, crossover, parallel, open-label, single- or double-blind studies

Local Applications (No Type Date): WO 2001US17700 A 20010601; US 2000218994 P 20000717; US 2001872506 A 20010601; US 2001872430 A 20010601; AU 200175095 A 20010601

Priority Applications (No Type Date): US 2000218994 P 20000717; US 2001872506 A 20010601; US 2001872430 A 20010601

28/AN,AZ, TI/7 (Item 7 from file: 350)

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014334070

Recording a cell sample data for diagnosis of cell characteristics including immunophenotype, DNA ploidy such as those related to cancer, by using a laser scanning cytometer with a digital camera

Local Applications (No Type Date): WO 2001US21141 A 20010703; AU 200171794 A 20010703; US 2000610042 A 20000705

Priority Applications (No Type Date): US 2000610042 A 20000705

28/AN,AZ, TI/8 (Item 8 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014283658

Managing on-line mart at off-line

Local Applications (No Type Date): KR 200134051 A 20010612

Priority Applications (No Type Date): KR 200134051 A 20010612

28/AN,AZ, TI/9 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013851554

Tissue depository for repairing damaged tissue, comprises a number of samples comprising different tissues for same or different people, stored in a cryogenic storage container

Local Applications (No Type Date): WO 2000IL713 A 20001102; AU 200111731 A 20001102

Priority Applications (No Type Date): IL 132731 A 19991103

28/AN,AZ, TI/10 (Item 10 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013778038

Accounting assisting program for dentistry hospital, maintains income, expenditure in separate tables and displays the computed total income, expenditure and balance for each year

Local Applications (No Type Date): JP 99224147 A 19990806

Priority Applications (No Type Date): JP 99224147 A 19990806

28/AN,AZ, TI/11 (Item 11 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013484161

Medical management system connected to Internet, has logic units to enter preset information and to produce documentation on patient encounter customized to insurer requirements of patient 's insurance coverage

Local Applications (No Type Date): WO 2000US7773 A 20000322; AU 200040243 A 20000322  
Priority Applications (No Type Date): US 99406992 A 19990928; US 99125428 P 19990322

28/AN,AZ, TI/12 (Item 12 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012977933

Diagnostic assay for determining hepatocellular injury in a human patient caused by e.g. allograft rejection in a liver transplant recipient comprises measuring the amount of fructose-1,6-bisphosphatase in serum

Local Applications (No Type Date): GB 9818569 A 19980827; WO 99EP6216 A 19990825; EP 99968249 A 19990825; WO 99EP6216 A 19990825; WO 99EP6216 A 19990825; JP 2000567736 A 19990825; GB 9818569 A 19980827

Priority Applications (No Type Date): GB 9818569 A 19980827

28/AN,AZ, TI/13 (Item 13 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012944111

Computer implemented retirement planning graphical report generation system

Local Applications (No Type Date): US 96709914 A 19960909

Priority Applications (No Type Date): US 96709914 A 19960909

28/AN,AZ, TI/14 (Item 14 from file: 347)

DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07139340

METHOD FOR TRANSACTION OF INTERNET CULTURAL PUBLICALLY SUBSCRIBED BOND FOR CULTURE AND ART ACTIVITY PRODUCTION FUND INVESTMENT PUBLIC OFFERING.

APPL. NO.: 2000-360686 [JP 2000360686]  
PRIORITY: 00 200031091 [KR 200031091], KR (Korea) Republic of, June 07, 2000 (20000607)  
00 200052325 [KR 200052325], KR (Korea) Republic of, September 05, 2000 (20000905)

28/AN,AZ, TI/15 (Item 15 from file: 347)

DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

06927559

LOCAL ELECTRONIC MEDICAL RECORD SYSTEM AND RECORDING MEDIUM WITH RECORDED PROGRAM

APPL. NO.: 11-339694 [JP 99339694]

28/AN,AZ, TI/16 (Item 16 from file: 347)

DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

06490745

MEDICAL FEE COLLECTING AMOUNT CALCULATING DEVICE

APPL. NO.: 10-246090 [JP 98246090]

28/AN,AZ, TI/17 (Item 17 from file: 347)

DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

05667560

MANAGING METHOD FOR INSURANCE INFORMATION IN COMPUTER FOR MEDICAL EXPENSE  
CALCULATION WORK

APPL. NO.: 08-089543 [JP 9689543]

?show files;ds  
 File 348:EUROPEAN PATENTS 1978-2004/Aug W02  
 (c) 2004 European Patent Office  
 File 349:PCT FULLTEXT 1979-2002/UB=20040805,UT=20040729  
 (c) 2004 WIPO/Univentio

Set	Items	Description
S1	64888	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED()PROVIDER())ORGANIZATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	1422487	HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK() - GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PRECEDENT? ? OR FORMER??
S3	746820	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S4	162874	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESOLV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR AMEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN???(2W)AROUND OR SETTL???)
S5	3739	NPV OR PRESENT() (VALUE OR VALUATION OR WORTH)
S6	1062789	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EXPECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPTIVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POTENTIAL OR ANTICIPAT???
S7	327118	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFERER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPERATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	810350	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? .? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)ENHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATIVE OR BANKABLE
S9	393297	S2(S) (S3 OR S4)
S10	1547	S1(10N) (S5 OR S9)
S11	22031	S6(5N)S7
S12	9	S11(S)S8(S)S10
S13	118	S8 AND S10 AND S11
S14	45849	IC=G06F-017?
S15	62	S13 AND S14
S16	2	S11(S) (S8(10N)S10)
S17	34	S11 AND (S8(S)S10)
S18	18	S14 AND S17
S19	23	S12 OR S18 } considered all
S20	23	IDPAT (sorted in duplicate/non-duplicate order)
S21	23	IDPAT (primary/non-duplicate records only)

01058922

Integrated insurance system and system method

Integriertes Versicherungssystem und Verfahren fur das System

Système integre d'assurance et méthode pour la système

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PATENT (CC, No, Kind, Date): EP 935208 A2 990811 (Basic)  
EP 935208 A3 010221

APPLICATION (CC, No, Date): EP 98305539 980710;

PRIORITY (CC, No, Date): US 897060 970711

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 137

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9932	981
SPEC A	(English)	9932	8962
Total word count - document A			9943
Total word count - document B			0
Total word count - documents A + B			9943

INTERNATIONAL PATENT CLASS: G06F-017/60

...ABSTRACT insurance information during the life of the contract.

Initially, census data is received from a potential client in the  
form of computer records representing a plurality of individuals to be  
insured. After...

...SPECIFICATION hand, enables a large number of different insurance  
scenarios to be easily generated for a prospective client based on  
that client's individual needs in a timely and cost efficient manner.  
The financial implications of the...Figures 6A to 6J, the pecuniary loss  
analyzer 600 calculates the insurable interest that a potential client  
has in each individual in the census. The pecuniary loss analyzer 600  
categorises each individual...

...700 adjusts the data in the cells and generates insurance ledgers for presentation to a **potential client**. The financial analyzer 800 also generates reports regarding the **potential client**, as explained in detail with respect to Figures 8A and 8B. Next, the final contract...

...overview diagram of a preferred embodiment of the present invention. Data is received from a **potential client** by the census analyzer 500 in the form of input census data 90. The census...

...embodiment of the invention.

As shown in Figure 4A, census data is received from a **potential client** (step 400) and reviewed (step 402). This process is described in greater detail with respect...The system calculates approximately 150 different tabulated variables that include the areas of: insurance analysis, income statement, balance sheet, cash flow analysis, earnings analysis, insurance product loads and expenses, alternative use of funds analysis, net present value analysis, earnings per share, return on investment, internal rates of return and the ability to customise additional variables, on an ad-hoc basis, as the client...

21/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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01137262 \*\*Image available\*\*

REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT  
SOUSCRIPTION D'UNE POLICE D'ASSURANCE ET GESTION DE RISQUES EN TEMPS REEL  
Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

MCDANIEL Terry B (et al) (agent), MeadWestvaco Corporation, Technical Center, P.O. Box 118005, Charleston, SC 29423-8005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200459420 A2 20040715 (WO 0459420)

Application: WO 2003US39972 20031216 (PCT/WO US03039972)

Priority Application: US 2002433597 20021216; US 2003437990 20030106; US 2003449601 20030226; US 2003388666 20030314

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR  
(OA) 'BF BJ 'CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 70719

Fulltext Availability:

Detailed Description

Detailed Description

... should increase the insurance company's total exposure by the policy's loss coverage); 3) **probable** maximum loss (PML) (e.g., an additional policy should increase the insurance company's PML, the amount of loss **expected** based on the total exposure underwritten for a specified zone and perilous event times a...

...of the encoded address from the prospective policy.

[00111 However, before encoding an existing or **prospective** customer's address, it is desirable to obtain a comprehensive list of all relevant addresses...

...the process that is followed by insurance companies today either takes days or weeks to **return** results to 1 5 the user who submitted the evaluation request, or the GIS-based...

21/3,K/12 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00939231 \*\*Image available\*\*

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM  
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

Patent Applicant/Assignee:

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US (Nationality)

Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200273360 A2-A3 20020919 (WO 0273360)

Application: WO 2002US7534 20020313 (PCT/WO US0207534)

Priority Application: US 2001275030 20010313; US 2001333748 20011129

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 118771

5 There is a gain in the contract. (the cash surrender value exceeds the policyholder's basis.)  
The recapture ceiling...

...2,250,000 = 250,000

Thus the first \$250,000 of the distribution is considered gain and taxable. The excess of the recapture ceiling is \$750,000 would be considered return of basis. A 1099 would be sent reporting the taxable distribution of \$250,000.

9...

...be taxed on a LIFO basis. That means that distributions are first considered to be gains in the contract and then policyholder basis. In addition, distributions received prior to an insured...

...for distributions received as a lifetime annuity. Also, any distribution received within the two year prior to the year in which the policy becomes a MEC would be considered distribution in...

...MEC tax treatment. A 1099 will be sent for any distribution that is considered a gain.

#### 10 ORDER OF OPERATIONS

As pertains to the order of processing policy transactions, the product

...

...Process and requests for Loans, Repayment of Loan or Loan Interest

6 Calculate the investment income for the period and add to the account value resulting from #5.

7 The result...0%"" 0. 1 5@/

1 1 Managed 0.32% 0.03% 0.14%  
12 Growth & Income 0.25% 0.03% 0.09%  
13 Equity Index 0.14% 0.08% 0.08...

21/3,K/20 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00744664 \*\*Image available\*\*

**MEDICAL PRACTICE MANAGEMENT SYSTEM**  
**SYSTEME DE GESTION EN PRATIQUE MEDICALE**

Patent Applicant/Inventor:

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(Residence), US (Nationality)

WEITZ David J, 1086 Los Altos, Los Altos, CA 94022, US, US (Residence),  
US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200057264 A1 20000928 (WO 0057264)

Application: WO 2000US7773 20000322 (PCT/WO US0007773)

Priority Application: US 99125428 19990322; US 99406992 19990928

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) 'AM AZ 'BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16893

...International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... or more possible diagnoses, and logic for displaying the information regarding the one or more **possible** diagnoses.

The logic of entering **patient** information may be adapted to receive patient information selected from the group consisting of background...or more possible diagnoses, and logic for displaying the information regarding the one or more **possible** diagnoses.

The logic of entering **patient** information may be adapted to receive patient information selected from the group consisting of background... laboratory and diagnostic studies. The system contains a database of profiles for a series of **possible** diagnoses and logic for comparing **patient** data to these profiles. Diagnoses are suggested by the system when patient data sufficiently matches...measures. and reimbursement. Thus, use of the system by the community of healthcare providers provides **valuable** feedback data for continually improving the performance of the system. Knowledge obtained from outside the system (third party **payors**, medical studies) is also used to enhance the system's **performance**.

EXAMPLE

A specific embodiment of the system, of the present invention, its operation and use...

...illustrates a user interface that may be used to obtain today's schedule or schedule **future patients**.

Figure 8B illustrates a user interface for transferring patient files from one site to another.

For example, a pull-down menu 24 accesses files that may include the **patients** for today, **patients** for a **future** day, or scheduling information.

When a patient requests an appointment, the system is accessed. Figure...

...provider and may be accessed via email or the Internet.

As a result, it is **possible** for the **patient** to enter the patient demographic data and other needed data into the system remote from...data and potential diagnoses and identifying to the user questions useful for confirming or dismissing **potential** diagnoses. For example, if a **patient** presents with symptoms consistent with diabetes,

26

the system may direct the user to ask...any additional documentation requirements.

Similar to Figure 13C, Figure 13M illustrates a window 60 listing **possible** diagnoses based on the **patient**'s data. At each step, the list is refined based on additional information. The user...

...order to confirm suspected diagnoses.

The system utilizes a database of diagnosis profiles and the **patient** data to suggest **possible** diagnoses. For each diagnosis in the system there is an associated diagnosis profile comprised of...

21/3,K/21 (Item 21 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00539970 \*\*Image available\*\*

METHOD AND SYSTEM FOR ELECTRONICALLY MANAGING AND REIMBURSING MEDICAL CARE  
PROCEDE ET SYSTEME DE GESTION ET DE REMBOURSEMENT DE SOINS MEDICAUX

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LENNON Joseph B,  
NURZHANOV Bakhitzhan,

Inventor(s):

GRATIAS Gregory A,  
LENNON Joseph B,  
NURZHANOV Bakhitzhan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200003343 A1 20000120 (WO 0003343)  
Application: WO 99US15429 19990709 (PCT/WO US9915429)  
Priority Application: US 98113939 19980710

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE  
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN  
YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE  
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN  
GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 16559

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... or a service.

but an insurance plan may provide payment for only some of the possible codes. Thus, even if a patient 's insurance plan would be willing to fully reimburse an appropriate claim for a particular...

Claim

... practitioner or a hospital) may also be authorized to make a referral depending on the insurance plan, the patient, and the past treatment. A variety of providers can similarly be specified as the performing provider. For example...is finished reviewing the information on the screen, the user selects the Done button to return to screen 300, and then with the entry for Mr. Anderson selected the user selects...the EMCC system can automatically authorize to make referrals for this patient based on the insurance plan and the past treatment history from associated PCRs. For example, when a patient first seeks treatment, it is possible that only a doctor may be authorized to refer the patient 1 5 for additional...

21/3,K/23 (Item 23 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT

00198459 \*\*Image available\*\*

REAL TIME INSURANCE ADMINISTRATION AND MEDICAL INFORMATION UTILITY  
SERVEUR A GESTION D'ASSURANCES ET A RENSEIGNEMENT MEDICAL EN TEMPS REEL  
Patent Applicant/Assignee:

ALCOTT William D III,  
DOYLE Findley C Jr,

Inventor(s):

ALCOTT William D III,  
DOYLE Findley C Jr,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9115817 A1 19911017

Application: WO 91US2366 19910405 (PCT/WO US9102366)

Priority Application: US 90704 19900409

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AT AU BE CA CH DE DK ES FR GB GR IT JP LU NL SE

Publication Language: English

Fulltext Word Count: 16349

Fulltext Availability:

Claims

Claim

... or the patient 9, depending on the financial arrangements decided by them, Block 1260 will return control back to Figure 32. Upon returning from block 1180 the system resets the flags...addition to the above mentioned discussion of eligibility determination and reimbursement,, one of the truly valuable features provided by the administration computer 3 comes from the physician's ability to keep...block 1540, The records can be optionally printed as indicated in block 1550 and a return, will be issued at block 1560 bringing control back to Figure 4 at block 440...update is stored in the data base 8 at block 1330, Block 1340 causes a return to Figure 8 and the physician can terminate the session by requesting a "quit" command...

...only reduces or eliminates  
SUBSTITUTE SHEET

- 31

the need for maintaining of file records , but also provides the additional assurance that records will always be available,, because of the built in safety features and disaster recovery procedures...the record retrieval by selecting a "quit" from the menu at block 1350 and subsequent return to Figure 8 via block 1380, After Adams is examined, the physician can tell Adams...

...to the patient 9. In addition, any  
SUBSTITUTE SHEET

- 33

co-payment amount that the patient 9 would be expected to pay under the plan would also be available.  
The possibilities for improved effectiveness of...

21/AN,AZ, TI/1 (Item 1 from file: 348)  
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01058922

Integrated insurance system and system method  
Integriertes Versicherungssystem und Verfahren fur das System  
Système integre d'assurance et methode pour la systeme  
APPLICATION (CC, No, Date): EP 98305539 980710;  
PRIORITY (CC, No, Date): US 897060 970711

21/AN,AZ, TI/2 (Item 2 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01141778

METHOD OF EXPEDITING INSURANCE CLAIMS  
PROCEDE POUR ACTIVER LE TRAITEMENT DE DECLARATIONS DE SINISTRES  
Application: WO 2003US41711 20031231 (PCT/WO US03041711)

21/AN,AZ, TI/3 (Item 3 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01139177

MEDICAL DATA ANALYSIS METHOD AND APPARATUS INCORPORATING IN VITRO TEST DATA  
PROCEDE ET APPAREIL D'ANALYSE DE DONNEES MEDICALES, INCORPORANT DES DONNEES  
DE TEST <I>IN VITRO</I>  
Application: WO 2003US36330 20031113 (PCT/WO US03036330)

21/AN,AZ, TI/4 (Item 4 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01137262

REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT  
SOUSCRIPTION D'UNE POLICE D'ASSURANCE ET GESTION DE RISQUES EN TEMPS REEL  
Application: WO 2003US39972 20031216 (PCT/WO US03039972)

21/AN,AZ, TI/5 (Item 5 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01110461

METHOD AND APPARATUS FOR PUBLIC INFORMATION DYNAMIC FINANCIAL ANALYSIS  
PROCEDE ET DISPOSITIF POUR L'ANALYSE FINANCIERE DYNAMIQUE D'INFORMATION  
PUBLIQUE  
Application: WO 2003IB4744 20030924 (PCT/WO IB03004744)

21/AN,AZ, TI/6 (Item 6 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01081927

SYSTEM FOR FORMING INSURANCE PROGRAM  
PROCEDE, SYSTEME ET APPAREIL D'ELABORATION D'UN PROGRAMME D'ASSURANCE  
Application: WO 2003US20452 20030625 (PCT/WO US03020452)

21/AN,AZ, TI/7 (Item 7 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01056423

DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE  
THEREFOR  
PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE

ET ECHANGES COMMERCIAUX ASSOCIES  
Application: WO 2003US7990 20030313 (PCT/WO US03007990)

21/AN,AZ, TI/8 (Item 8 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01020741  
METHODS AND SYSTEM FOR ADDING LIQUIDITY TO ALTERNATIVE INVESTMENT  
TRANSACTIONS  
PROCEDES ET SYSTEME PERMETTANT DE RENDRE PLUS LIQUIDE DES TRANSACTIONS  
D'INVESTISSEMENT ALTERNATIVES  
Application: WO 2002US39455 20021210 (PCT/WO US0239455)

21/AN,AZ, TI/9 (Item 9 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00990722  
METHOD AND SYSTEM FOR THE DEVELOPMENT OF MATERIALS  
PROCEDE ET SYSTEME DE DEVELOPPEMENT DE MATERIAUX  
Application: WO 2002US5046 20020205 (PCT/WO US0205046)

21/AN,AZ, TI/10 (Item 10 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00984760  
GROUND TRANSPORTATION INTERNET RESERVATION SYSTEM  
SYSTEME DE RESERVATION SUR INTERNET DE TRANSPORT TERRESTRE  
Application: WO 2002US25189 20020808 (PCT/WO US0225189)

21/AN,AZ, TI/11 (Item 11 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00962474  
SYSTEM AND METHOD FOR NONQUALIFIED BENEFIT PLAN DESIGN, IMPLEMENTATION, AND  
ADMINISTRATION  
SYSTEME ET PROCEDE DE CONCEPTION, D'INSTALLATION ET D'ADMINISTRATION D'UN  
REGIME DE PRESTATIONS NON QUALIFIE  
Application: WO 2001US28065 20010907 (PCT/WO US0128065)

21/AN,AZ, TI/12 (Item 12 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00939231  
LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM  
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE  
Application: WO 2002US7534 20020313 (PCT/WO US0207534)

21/AN,AZ, TI/13 (Item 13 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00899736  
SYSTEM AND METHOD FOR FINANCIAL PLANNING AND CONSUMER DEBT ELIMINATION  
SYSTEME ET PROCEDE DE PLANIFICATION FINANCIERE  
Application: WO 2001US32609 20011018 (PCT/WO US0132609)

21/AN,AZ, TI/14 (Item 14 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00787038

SYSTEM AND METHOD FOR PROCESSING TOKENLESS BIOMETRIC ELECTRONIC TRANSMISSIONS USING AN ELECTRONIC RULE MODULE CLEARINGHOUSE  
SYSTEME ET PROCEDE PERMETTANT DE TRAITER DES TRANSMISSIONS ELECTRONIQUES BIOMETRIQUES SANS AUTHENTIFICATION PAR L'UTILISATION D'UN CENTRE DE MODULES DE REGLEMENT ELECTRONIQUES

Application: WO 2000US40910 20000915 (PCT/WO US0040910)

21/AN,AZ, TI/15 (Item 15 from file: 349)

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00783297

METHOD AND APPARATUS FOR NETWORK-BASED AUTOMATED INSURANCE TRANSACTION PROCESSING  
PROCEDE ET APPAREIL DE TRAITEMENT AUTOMATISE DE TRANSACTIONS D'ASSURANCE A PARTIR D'UN RESEAU

Application: WO 2000US24004 20000831 (PCT/WO US0024004)

21/AN,AZ, TI/16 (Item 16 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00777016

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MAINTAINING DATA IN AN E-COMMERCE BASED TECHNICAL ARCHITECTURE  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE MAINTIEN DES DONNEES DANS UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

Application: WO 2000US20546 20000728 (PCT/WO US0020546)

21/AN,AZ, TI/17 (Item 17 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00776241

SYSTEM FOR INSURANCE PAYING FOR COUNTERCLAIMS IN THE EVENT OF IMPROPER LAWSUITS  
SYSTEME DE PAIEMENT D'ASSURANCE POUR DEMANDES RECONVENTIONNELLES EN CAS DE POURSUITES MALVEILLANTES

Application: WO 2000US21045 20000802 (PCT/WO US0021045)

21/AN,AZ, TI/18 (Item 18 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00772053

COLLABORATIVE WEB-BASED VIDEO SYSTEM FOR PROMOTING SERVICE PROVIDER EFFICIENCY  
SYSTEME VIDEO WEB DE COLLABORATION AMELIORANT L'EFFICACITE DU FOURNISSEUR DE SERVICES

Application: WO 2000US18528 20000707 (PCT/WO US0018528)

21/AN,AZ, TI/19 (Item 19 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00760515

METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES  
PROCEDE ET SYSTEME DE SERVICES BANCAIRES ET FINANCIERS SUR INTERNET

Application: WO 2000US14728 20000526 (PCT/WO US0014728)

Parent Application/Grant:

Related by Continuation to: US 99136400 19990527 (CIP)

21/AN,AZ, TI/20 (Item 20 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00744664

MEDICAL PRACTICE MANAGEMENT SYSTEM

SYSTEME DE GESTION EN PRATIQUE MEDICALE

Application: WO 2000US7773 20000322 (PCT/WO US0007773)

21/AN,AZ, TI/21 (Item 21 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00539970

METHOD AND SYSTEM FOR ELECTRONICALLY MANAGING AND REIMBURSING MEDICAL CARE

PROCEDE ET SYSTEME DE GESTION ET DE REMBOURSEMENT DE SOINS MEDICAUX

Application: WO 99US15429 19990709 (PCT/WO US9915429)

21/AN,AZ, TI/22 (Item 22 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00492237

METHOD AND SYSTEM OF ENCODING AND PROCESSING ALTERNATIVE HEALTHCARE  
PROVIDER BILLING

PROCEDE ET SYSTEME PERMETTANT LE CODAGE ET LE TRAITEMENT DE FACTURATIONS  
RELATIVES A DES PRESTATIONS DE SERVICES DE MEDECINE PARALLELE

Application: WO 97US19419 19971030 (PCT/WO US9719419)

21/AN,AZ, TI/23 (Item 23 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00198459

REAL TIME INSURANCE ADMINISTRATION AND MEDICAL INFORMATION UTILITY

SERVEUR A GESTION D'ASSURANCES ET A RENSEIGNEMENT MEDICAL EN TEMPS REEL

Application: WO 91US2366 19910405 (PCT/WO US9102366)

```
?show files;ds
File 2:INSPEC 1969-2004/Aug W1
    (c) 2004 Institution of Electrical Engineers
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    (c) 2004 ProQuest Info&Learning
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    (c) 2002 The Gale Group
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    (c) 2004 Elsevier Science B.V.
File 155:MEDLINE(R) 1951-2004/Aug W2
    (c) format only 2004 The Dialog Corp.
File 34:SciSearch(R) Cited Ref Sci 1990-2004/Aug W2
    (c) 2004 Inst for Sci Info
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
    (c) 1998 Inst for Sci Info
File 169:Insurance Periodicals 1984-1999/Nov 15
    (c) 1999 NILS Publishing Co.
```

Set	Items	Description
S1	694159	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED() PROVIDER()ORGANIZATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	16442946	HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK() - GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PRECEDENT? ? OR FORMER??
S3	11047064	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S4	8558	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESOLV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR AMEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN???(2W)AROUND OR SETTL???)
S5	10528	NPV OR PRESENT()(VALUE OR VALUATION OR WORTH)
S6	10803319	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EXPECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPTIVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POTENTIAL OR ANTICIPAT???
S7	9550975	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFERER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPERATED OR OPERATION OR HOSPITALI???) (4N)(PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	1995832	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)ENHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATIVE OR BANKABLE
S9	2897263	S2(S)(S3 OR S4)
S10	12555	S1(10N)(S5 OR S9)
S11	412157	S6(5N)S7
S12	35	S11(S)S8(S)S10, considered All
S13	26	S12 NOT PY>2000
S14	26	S13 NOT PD=20000902:20040930

S15

13 RD (unique items)

15/3,K/1 (Item 1 from file: 5)  
DIALOG(R)File 5:Biosis Previews(R)  
(c) 2004 BIOSIS. All rts. reserv.

0012577092 BIOSIS NO.: 200000295405

Comparing asthma care for Medicaid and non-Medicaid children in a health maintenance organization

AUTHOR: Finkelstein Jonathan A (Reprint); Barton Mary B; Donahue James G; Algatt-Bergstrom Pamela; Markson Leona E; Platt Richard

AUTHOR ADDRESS: Department of Ambulatory Care and Prevention, Harvard Medical School and Harvard Pilgrim Health Care, 126 Brookline Ave, Suite 200, Boston, MA, 02215, USA\*\*USA

JOURNAL: Archives of Pediatrics and Adolescent Medicine 154 (6): p563-568

June, 2000 2000

MEDIUM: print

ISSN: 1072-4710

DOCUMENT TYPE: Article

RECORD TYPE: Abstract

LANGUAGE: English

...ABSTRACT: controller medications should continue to be investigated as one cause of increased morbidity for low- income children with asthma.

15/3,K/5 (Item 2 from file: 73)

DIALOG(R)File 73:EMBASE

(c) 2004 Elsevier Science B.V. All rts. reserv.

07814312 EMBASE No: 1999304262

Epidemiological, structural and economic aspects of renal replacement care in Germany

EPIDEMIOLOGISCHE, STRUKTURELLE UND OKONOMISCHE ASPEKTE DER VERSORGUNG MIT NIENERSATZTHERAPIE IN DEUTSCHLAND

Kupsch S.; Kern A.O.; Beske F.

Dr. F. Beske, Inst. Gesundheits-System-Forschung, Weimarer Strasse 8, D-24106 Kiel Germany

Gesundheitsökonomie und Qualitätsmanagement ( GESUNDH.OKON. QUAL.MANAGE. ) (Germany) 1999, 4/4 (113-122)

CODEN: GEQUF ISSN: 1432-2625

DOCUMENT TYPE: Journal; Review

LANGUAGE: GERMAN SUMMARY LANGUAGE: ENGLISH; GERMAN

NUMBER OF REFERENCES: 26

...000 patients require dialysis care in Germany. In the year 2010 up to 120 000 patients are expected. Renal replacement therapy is expensive. In 1997 the expenses of the statutory health insurance funds...

...is not appropriate for many patients due to severe comorbidity or psychosocial circumstances. In the future a growing number of dialysis patients will be over 70 years and comorbid. These patients are not suitable for self-treatment...

...three providers of dialysis care in Germany: nephrologists accredited by statutory health insurance funds, non- profit organizations, and hospitals. Reimbursement agreements vary between providers. 20% of all dialysis treatment is done...

...patient hospital dialysis and for ambulatory dialysis by statutory health insurance-accredited physicians and non- profit organizations the level of reimbursement between providers could be adjusted. The remuneration of all providers is almost completely based on flat rates negotiated on a regional level between providers and statutory health insurance funds. Harmonisation of reimbursement arrangements could lead to more transparency and enhance cost-conscious behaviour.

15/3,K/6 (Item 3 from file: 73)

DIALOG(R)File 73:EMBASE

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07643269 EMBASE No: 1999130843

**Trauma services: A profit center?**

Taheri P.A.; Butz D.A.; Watts C.M.; Griffes L.C.; Greenfield L.J.

Dr. P.A. Taheri, Div. of Trauma Burn/Emergency Surg., University of Michigan Medical Ctr., 1500 E Medical Center Dr, Ann Arbor, MI 48109-0033 United States

Journal of the American College of Surgeons ( J. AM. COLL. SURG. ) ( United States) 1999, 188/4 (349-354)

CODEN: JACSE ISSN: 1072-7515

PUBLISHER ITEM IDENTIFIER: S1072751599000000

DOCUMENT TYPE: Journal; Article

LANGUAGE: ENGLISH SUMMARY LANGUAGE: ENGLISH

NUMBER OF REFERENCES: 11

...for treatment of the most severely ill. The final result was the determination of the **profit** (loss) margin for the entire service. Study Design: All patients discharged from our Level I...

...proportion of costs consumed by each group was then calculated. Reimbursement was determined by calculating **expected** payments for each patient. These calculations are based on **previously** agreed upon allowances from each **insurer** and are reconciled at the end of each fiscal year to ensure accuracy. Results: The...

...blunt mechanism injury and only 8% were penetrating. When controlled for length of stay, the **profit** margin for Group A is \$1,242/day and for Group B is \$519/day...

...and Group B was \$35,727 versus \$17,623, respectively. Conclusion: Trauma centers can be **profitable**. Group A is responsible for 44% of the total service cost while accounting for only 28% of the discharges. Moreover, this group is responsible for 57% of the **profit**, and yields the greatest **return**. The ability to care for the sickest patients, while enormously costly, is essential to the...

15/3,K/9 (Item 6 from file: 73)

DIALOG(R)File 73:EMBASE

(c) 2004 Elsevier Science B.V. All rts. reserv.

05624131 EMBASE No: 1994037425

**The use of intensive care unit severity scoring systems in reimbursement strategies**

Lockrem J.D.; Sirio C.A.

Cleveland Clinic Foundation, 9500 Euclid Avenue, Cleveland, OH 44106

United States

Critical Care Clinics ( CRIT. CARE CLIN. ) (United States) 1994, 10/1 (145-156)

CODEN: CCCL ISSN: 0749-0704

DOCUMENT TYPE: Journal; Review

LANGUAGE: ENGLISH SUMMARY LANGUAGE: ENGLISH

...effort involving hospitals, physicians, and business. This cooperation initially may have been induced by a **potential** threat of a loss of **patients**, but, nonetheless, it exists. Third, the first report includes no information about costs or charges...

...with such data, consensus can develop regarding the value of health care services to patients, **payers**, and providers in an arena of changing societal values and **priorities** regarding these services. Whatever the

results of the initial release of information comparing hospitals, there...  
...issues regarding the stratification of patient risk, or the ethical  
questions of what outcomes are **desirable** in certain subgroups of  
critically ill patients. If this project is successful, business, the  
health...

15/3,K/12 (Item 3 from file: 155)

DIALOG(R)File 155: MEDLINE(R)

(c) format only 2004 The Dialog Corp. All rts. reserv.

10080551 PMID: 8189779 Record Identifier: 50476; 9.3

**Measuring public priorities for insurable health care.**

Fowler F J; Berwick D M; Roman A; Massagli M P

Center for Survey Research, University of Massachusetts, Boston 02125.

Medical care (UNITED STATES) Jun 1994, 32 (6) p625-39, ISSN  
0025-7079 Journal Code: 0230027

Full author name: Berwick, Donald M; Full author name: Fowler, Floyd J;  
Full author name: Massagli, Michael P; Full author name: Roman, Anthony;  
KIE BoB Subject Heading: health care/economics; KIE BoB Subject Heading:  
resource allocation

Document type: Journal Article

Languages: ENGLISH

Main Citation Owner: NLM

Other Citation Owner: KIE; NRCBL

Record type: Completed

... to cover were virtually the same when respondents were asked about  
insurance for a low- **income** population as for a general population.  
Two-thirds of the ratings of the public were...

15/AA,AN, TI/1 (Item 1 from file: 5)  
DIALOG(R)File 5:(c) 2004 BIOSIS. All rts. reserv.

BIOSIS NO.: 200000295405  
Comparing asthma care for Medicaid and non-Medicaid children in a health maintenance organization

15/AA,AN, TI/2 (Item 2 from file: 5)  
DIALOG(R)File 5:(c) 2004 BIOSIS. All rts. reserv.

BIOSIS NO.: 199598324408  
Sex differences in patient acceptance of cardiac transplant candidacy

15/AA,AN, TI/3 (Item 3 from file: 5)  
DIALOG(R)File 5:(c) 2004 BIOSIS. All rts. reserv.

BIOSIS NO.: 199396141586  
Frequency and determinants of screening for breast cancer in primary care group practice

15/AA,AN, TI/4 (Item 1 from file: 73)  
DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 2000009806  
Women's provider preferences for basic gynecology care in a large health maintenance organization

15/AA,AN, TI/5 (Item 2 from file: 73)  
DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1999304262  
Epidemiological, structural and economic aspects of renal replacement care in Germany  
EPIDEMIOLOGISCHE, STRUKTURELLE UND OKONOMISCHE ASPEKTE DER VERSORGUNG MIT NIERENERSATZTHERAPIE IN DEUTSCHLAND

15/AA,AN, TI/6 (Item 3 from file: 73)  
DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1999130843  
Trauma services: A profit center?

15/AA,AN, TI/7 (Item 4 from file: 73)  
DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1997138113  
The influence of personal expectations on cancer patients' reports of health-related quality of life

15/AA,AN, TI/8 (Item 5 from file: 73)  
DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1996339279  
A multisite survey of factors contributing to medically unnecessary ambulance transports

15/AA,AN, TI/9 (Item 6 from file: 73)

EMBASE No: 1994037425

The use of intensive care unit severity scoring systems in reimbursement strategies

15/AA,AN, TI/10 (Item 1 from file: 155)

DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

13810976 PMID: 9502708

Patient response to marketing minimally invasive surgery for heartburn.

15/AA,AN, TI/11 (Item 2 from file: 155)

DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

13257021 PMID: 8922014

A multisite survey of factors contributing to medically unnecessary ambulance transports.

15/AA,AN, TI/12 (Item 3 from file: 155)

DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

10080551 PMID: 8189779

Measuring public priorities for insurable health care.

15/AA,AN, TI/13 (Item 4 from file: 155)

DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

06906059 PMID: 4035412

Mexican immigrants and the utilization of U.S. health services: the case of San Diego.

```
?show files;ds
File  '9:Business & Industry(R) Jul/1994-2004/Aug 12
      (c) 2004 The Gale Group
File  15:ABI/Inform(R) 1971-2004/Aug 13
      (c) 2004 ProQuest Info&Learning
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      (c) 2004 The Gale Group
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      (c) 1999 The Gale Group
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      (c) 2004 The Gale Group
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Set	Items	Description
S1	4940311	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED()PROVIDER())ORGANIZATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	13007818	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S3	151783	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESOLV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR AMEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN???(2W)AROUND OR SETTL???)
S4	3164667	(S2 OR S3)(S)(HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK()GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PRECEDENT? ? OR FORMER??)
S5	46931	NPV OR PRESENT()(VALUE OR VALUATION OR WORTH)
S6	20750815	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EXPECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPTIVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POTENTIAL OR ANTICIPAT???
S7	4905234	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFERER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPERATED OR OPERATION OR HOSPITALI???) (4N)(PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	12863918	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)ENHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATIVE OR BANKABLE
S9	91583	S1(10N)(S4 OR S5)
S10	280509	S6(5N)S7
S11	173	S10(S)S8(S)S9
S12	38	S10(S)(S8(10N)S9)
S13	12372	S8(10N)S10
S14	18	S9(S)S13
S15	15	S10(10N)S8(10N)S9
S16	27	S14 OR S15
S17	21	S16 NOT PY>2000
S18	20	S17 NOT PD=20000902:20040930
S19	18	RD (unique items)

*Considered all*

19/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01863886 05-14878

**Income levels of bad-debt and free-care patients in Massachusetts hospitals**  
Weissman, Joel S; Dryfoos, Paul; London, Katharine  
Health Affairs v18n4 PP: 156-166 Jul/Aug 1999  
ISSN: 0278-2715 JRNL CODE: HAF  
WORD COUNT: 3830

...TEXT: lower at DSH hospitals. As a result, we may have underestimated the proportion of low- income patients overall, since one would expect DSH hospitals to treat relatively more persons without Social Security numbers or Massachusetts tax returns...

... claims rather than individual patients. Thus, we cannot comment on patients characteristics-such as race, insurance status, and diagnosis-that are normally available from hospital records .

Finally, the generalizability of this study is limited if the practice of uncompensated care in...

19/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00632973 92-47913

**Insuring Against Insurers' Poor Health**  
Tobias, Keith A.  
Corporate Controller v4n6 PP: 52-54 Jul/Aug 1992  
ISSN: 0899-0174 JRNL CODE: COP  
WORD COUNT: 1536

...TEXT: a greater return than the company has earned on its investments and assume that higher returns in the future will make up the difference. That is a dangerous assumption, however.

DIVIDEND HISTORY . After determining what the insurer has paid out in dividends in past years, compare actual dividend rates with the "illustrated dividend rate ." The latter is the rate the insurer uses each year when marketing its product to prospective clients . A solid, conservative insurer will consistently earn its policy holders a greater rate of return than it uses to attract them. A carrier that consistently advertises more than it delivers...

19/3,K/6 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

07240926 Supplier Number: 61605120 (USE FORMAT 7 FOR FULLTEXT)

For the Record.

Business Insurance, v34, p39

April 17, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1305

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

DOCTORING RULES Nearly four out of 10 physicians report manipulating health plan reimbursement rules to gain coverage for their patients , and the manipulations are likely to increase as efforts to control health care

costs increase, a survey published in the...

...executive vp and chief financial officer. The company is headed by Robert J. Cooney, the **former** president and CEO of XL **Insurance** Ltd. Max Re is different from most other insurers in that 40% of its assets...

...to \$50.1 million. Net income rose 14.6%, to \$8.4 million. In **Business Insurance**'s 1999 brokerage rankings, Brown & Brown **ranked** as the ninth-largest broker of U.S. business, with \$150.4 million in brokerage...

19/3,K/14 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02496600  
Get lean before your rivals starve you  
Tony Thomas  
ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (BUSINESS REVIEW WEEKLY) , p38.  
August 10, 1998  
JOURNAL CODE: WBRW LANGUAGE: English RECORD TYPE: ABSTRACT  
WORD COUNT: 95

... can be improved using credit-cards, stock-controls and by capitalising on present low interest **rates**. **Insurance** and overheads should be streamlined, whilst expensive acquisitions or expansions should be reviewed. Budgets should address the interests and **likely profitability** of key **clients** before they do cost-cutting. James McGrath of AT Kearney asserts that industry leaders display...

19/3,K/16 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10965162 SUPPLIER NUMBER: 54422469 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Medicare physician referral patterns. (A Memorial to Alice Hersh)**  
Shea, Dennis; Stuart, Bruce; Vasey, Joseph; Nag, Soma  
Health Services Research, 34, 1, 331(1)  
April, 1999  
ISSN: 0017-9124 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 6044 LINE COUNT: 00527

...AUTHOR ABSTRACT: from prior research. Additional research is needed to explain the more complex dynamics of **referral patterns** .  
Key Words. Referral, physicians, Medicare, insurance

19/3,K/18 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05103375 SUPPLIER NUMBER: 09852719 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**International Technology Underwriters (Intec), Bethesda, Md. (may not participate in insurance coverage of satellites)**  
Communications Daily, v11, n18, p10(1)  
Jan 28, 1991  
ISSN: 0277-0679 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 86 LINE COUNT: 00007

... resulted in losses of \$200 million to space insurers, "effectively negating the entire market premium **income** for on-orbit **coverage** from all **prior** years." He said **clients** should **expect** more restrictive terms and coverages at higher premiums.

19/AA,AN,TI/1 (Item 1 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02561590 199308521  
US health-care revolution: Cost and quality challenges

19/AA,AN,TI/2 (Item 2 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01863886 05-14878  
Income levels of bad-debt and free-care patients in Massachusetts hospitals

19/AA,AN,TI/3 (Item 3 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01786553 04-37544  
Insurers work to demystify equity indexed annuities

19/AA,AN,TI/4 (Item 4 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00900058 95-49450  
A perspective on model investment laws for insurers

19/AA,AN,TI/5 (Item 5 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00632973 92-47913  
Insuring Against Insurers' Poor Health

19/AA,AN,TI/6 (Item 1 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07240926 Supplier Number: 61605120  
For the Record.

19/AA,AN,TI/7 (Item 2 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

05429958 Supplier Number: 48234805  
SunAmerica's tremendous growth expected to slow.

19/AA,AN,TI/8 (Item 3 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

04023066 Supplier Number: 45847522  
Calif. jury hears latest assault on HMOs

19/AA,AN,TI/9 (Item 4 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

01499301 Supplier Number: 41819515  
Orbit satellite failures resulted in losses of \$200 mil to space insurers

19/AA,AN,TI/10 (Item 1 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

30430957

Q2 2003 Per-Se Technologies Earnings Conference Call - Part 1

19/AA,AN,TI/11 (Item 2 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

06499215  
Zurich Life expects 40% income increase

19/AA,AN,TI/12 (Item 3 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

04260264  
Quite complex beasts; Hit or Miss; Weekend Money

19/AA,AN,TI/13 (Item 4 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

03030476  
Survey Reveals P/C Insurance Gap in Financial Planning Process

19/AA,AN,TI/14 (Item 5 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

02496600  
Get lean before your rivals starve you

19/AA,AN,TI/15 (Item 6 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

01482770  
S&P Rts NJ Hlth Care Fac Auth/Rahway Hosp Revs 'BBB'

19/AA,AN,TI/16 (Item 1 from file: 148)  
DIALOG(R)File 148:(c) 2004 The Gale Group. All rts. reserv.

10965162 SUPPLIER NUMBER: 54422469  
Medicare physician referral patterns. (A Memorial to Alice Hersh)

19/AA,AN,TI/17 (Item 2 from file: 148)  
DIALOG(R)File 148:(c) 2004 The Gale Group. All rts. reserv.

08723959 SUPPLIER NUMBER: 18339036  
Which groups of patients benefit from helicopter evacuation?

19/AA,AN,TI/18 (Item 3 from file: 148)  
DIALOG(R)File 148:(c) 2004 The Gale Group. All rts. reserv.

05103375 SUPPLIER NUMBER: 09852719  
International Technology Underwriters (Intec), Bethesda, Md. (may not  
participate in insurance coverage of satellites)

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?show files;ds
File 476:Financial Times Fulltext 1982-2004/Aug 13
    (c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/Aug 13
    (c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/Aug 13
    (c) 2004 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Aug 13
    (c) 2004 The Gale Group
File 624:McGraw-Hill Publications 1985-2004/Aug 12
    (c) 2004 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2004/Aug 12
    (c) 2004 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2004/Aug 13
    (c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
    (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
    (c) 1999 PR Newswire Association Inc
```

Set	Items	Description
S1	1533225	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED()PROVIDER())ORGANIZATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	8202186	HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK() - GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PRECEDENT? ? OR FORMER??
S3	3975212	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S4	54668	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESOLV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR AMEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN???(2W)AROUND OR SETTL???)
S5	15195	NPV OR PRESENT()(VALUE OR VALUATION OR WORTH)
S6	6598831	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EXPECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPTIVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POTENTIAL OR ANTICIPAT???
S7	1727406	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFERER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPERATED OR OPERATION OR HOSPITALI???) (4N)(PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	3996674	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)ENHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATIVE OR BANKABLE
S9	1041051	S2(S)(S3 OR S4)
S10	34617	S1(10N)(S5 OR S9)
S11	91551	S6(5N)-S7
S12	50	S11(S)S8(S)S10 <i>Considered all</i>
S13	23	S12 NOT PY>2000
S14	22	S13 NOT PD=20000902:20040930
S15	21	RD (unique items)

15/3,K/1 (Item 1 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0007047939 B0DLLALAB3FT

Retiring hurt but wise to the world: Norma Cohen talks to those whose  
plight has led to an inquiry into UK pensions

NORMA COHEN

Financial Times, P 10  
Saturday, December 11, 1993  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 1,824

...your children be able to eat if you are run over by a bus?"

One **former** salesman for Pioneer Life, later sold to Swiss Life, the  
insurance company, describes the pitch he was taught: 'You get a guy and  
say to him...

...40 years? How many jobs have you had so far?'' He would then tell the  
prospective **client** that unless he planned to work for the same employer  
for the rest of his...

...the life insurance and pensions industry, agents are supposed to show a  
range of possible **returns** under different interest rate conditions. But  
the salesmen would show only the highest, the salesman...

15/3,K/6 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

04160690 Supplier Number: 54520103 (USE FORMAT 7 FOR FULLTEXT)

**Market Memo: Should systems at risk turn to disease management?**

Health Care Strategic Management, v17, n5, pNA  
May, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2707

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...hospitals and health systems that have taken on financial risk initiate  
disease management programs to **gain** cost efficiencies and improve quality  
of care? If they follow cues from health care's...

...serious consideration. But how they do it can either add to or subtract  
from the **bottom line**. There are many indications that HMOs and other  
managed care programs are making extensive use...

...management, and those in the disease management industry report  
astronomical increases in business in the **past** few years. InterStudy **HMO**  
Industry Report 7.2, using data as of Jan. 1, 1996 and 1997, indicated  
that...FNP, vice president for population care management for Access  
Health. "Then the next time the **patient** visits, the doctor **expects**  
adherence. We place ourselves right in the middle of these visits.  
Physicians don't feel..."

...able to convince the patient, whose physician was then able to provide  
the help the **patient** needed to stop smoking. **Future** of disease  
management Disease management has a long way to go before it reaches the...

15/3,K/13 (Item 8 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

03622335 Supplier Number: 47500077 (USE FORMAT 7 FOR FULLTEXT)

**20 Secrets of Negotiating Managed Care Contracts**

Managed Care Week, v7, n24, pN/A

June 30, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1241

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Yet many providers don't know the contractual reimbursement provisions most likely to impact their **bottom line**. Here are 20 secrets to negotiating managed care contracts that will save you money and...

...effective for the provider. (3) Avoid single per-diem contracts by separating service categories. Some **payers** take a daily **rate** very seriously, but unless you negotiate otherwise, you'll be paid the same for maternity...

...better negotiating position. You'll be able, for instance, to convert per diems to effective **rates** of discount and **profitability**. Sophisticated **payers** have simulated every term they accept or offer. You need to know at least as...

...charge items, often called add-ons. Such high-cost items as pacemakers could blow your **profit** on specific cases " and perhaps on the contract. Negotiate these items as separate charges. They...

...length of stay is compressed, pay attention to your charges for each day of care. **Payers** usually want a single **rate** for a medical case and a single rate for surgical cases, but that puts you...

...for every procedure. Do not accept ambiguous groupings for procedures and don't let a **payer** get away with saying a **rate** is "classified." That's a signal the **payer** has lowered the reimbursements for a few codes that may be high frequency and high...

...shifting is not the answer anymore. Payers that once ignored this ploy are now more **likely** to ask for **outpatient** case rates. Hospitals must get a grip on per-case charges and costs. Simulate outpatient...

...using both broad and specific payer populations. (13) Ensure there's an enforcement provision for **payers** to make timely **payment** of **claims**. Contracts often state that claims will be paid within 30 days. However, there is seldom...existence of incentives with payers and patients to assure honesty. Each negotiation is distinct. Different **payers** have different **priorities**. Not all the issues described above will come into play all the time. In some...

15/3,K/16 (Item 11 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03028250 Supplier Number: 46186078 (USE FORMAT 7 FOR FULLTEXT)

**Face Lifts**

Harvard Women's Health Watch, v3, n7, pN/A

March 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1578

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...or cannot be changed by the procedure. Plastic surgeons may use computer-assisted drawings of **potential patients** to create a projection of the expected result and often have before-and-after pictures...

...vary widely among surgeons and communities. As cosmetic procedures, most facelifts are not covered by **insurance**. The procedure may be performed in a free-**standing** outpatient surgical unit or in a hospital operating room. The majority of facelifts are performed...the cheeks and neck where the surgeon has worked under the skin. Sensation begins to **return** within a few weeks and is usually almost normal within 3 to 4 months. During...

15/3,K/17 (Item 12 from file: 636).  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

02670801 Supplier Number: 45415043 (USE FORMAT 7 FOR FULLTEXT)  
**Medicaid HMOs Beefing Up Payments To Get Physicians to Sign Contracts**  
Managed Care Week, v5, n11, pN/A  
March 20, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 944

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...for HMOs if they're going to pay providers a decent rate and make a **profit** for themselves. Problematic utilization patterns that HMOs and providers must address in the Medicaid population include astronomically high numbers of visits to the emergency room and high hospitalization **rates**. If an **HMO** can successfully steer Medicaid recipients away from the emergency department and into the office of...

...Letting a doctor in on savings if the cost of caring for his or her **patients** is lower than **expected** is an additional incentive. "That keeps primary care providers on their toes," Savela says. MDs...  
...it's still difficult to pay Medicaid physicians at commercial rates and still turn a **profit**, says Dennis Hulet, a consulting actuary with Milliman & Robertson's Seattle office. After all, Medicaid...

...costs; The HMO needs to use 12%-18% of its Medicaid payment for administration and **profits**; The HMO needs to pay providers higher fees than the traditional Medicaid program as an...

...to be in business," says Paul Dickstein, CEO of HealthFirst and New York City's **former** budget director. The nonprofit **HMO** counts 30,000 enrollees after opening up for business last October. While some experts claim...

...as a way to ensure a revenue stream in the face of increasingly slimmer hospital **profit** margins. Dickstein is banking on keeping utilization under control to afford the beefed-up provider...

15/3,K/18 (Item 13 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02374363 Supplier Number: 44677388 (USE FORMAT 7 FOR FULLTEXT)  
**Analysis Tracks Care Shift**  
Physician Manager, v5, n9, pN/A  
May 15, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade

Word Count: 821

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...to predict how use rates--the number of procedures performed per 1,000 population--and **outpatient** proportions are **likely** to change as managed care continues to penetrate their health care markets. The most striking...

...supports an employer mandate that forces companies with 100 or more employees to provide medical **insurance** for their workers. The AMA also suggests MDs disclose their **rates** to patients. MDs should use Medicare's Resource Based Relative Value Scale to set fees...

...CEP, will continue to check that hospitals are properly paying their employment and unrelated business **income** taxes. IRS also is focusing on how fringe benefits were reported for tax purposes, and...

15/3,K/20 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1079742 LAW014

**Marketing Direct Concepts Answers Questions of Impropriety**

DATE: April 9, 1997 09:07 EDT WORD COUNT: 484

...client until November of last year. She went on to say that one of the **former** executives of the company was found guilty of **insurance** fraud. Marketing Direct Concepts was hired way after this incident occurred. Another client referred to...

... the past. Again, these alleged problems were prior to signing with our company. In evaluating **potential clients**, we realize that past problems are inherent to a growing business but, recognizing and rectifying

...

...to our contract. We don't care if a company goes through two CFOs. The **bottom line** is that you have got to do what is necessary in order to get the...

15/AA,AN,TI/1 (Item 1 from file: 476)  
DIALOG(R)File 476:(c) 2004 Financial Times Ltd. All rts. reserv.

B0DLLALAB3FT  
Retiring hurt but wise to the world: Norma Cohen talks to those whose  
plight has led to an inquiry into UK pensions

15/AA,AN,TI/2 (Item 2 from file: 476)  
DIALOG(R)File 476:(c) 2004 Financial Times Ltd. All rts. reserv.

B05DJADAAPFT  
UK Company News: L & G Falls 7.5 million pounds but Lifts Dividend By 3p /  
Annual results of Leagal and General insurance company

15/AA,AN,TI/3 (Item 1 from file: 610)  
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.

20000217048B2434  
IMRglobal Signs Strategic Partnership Agreement With Quorum Health  
Resources

15/AA,AN,TI/4 (Item 1 from file: 621)  
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

01757538 Supplier Number: 53222148  
MedicalControl Announced Third Quarter Results.

15/AA,AN,TI/5 (Item 1 from file: 624)  
DIALOG(R)File 624:(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0267572  
OAK RIDGE OFFERS CLIENTS INDIVIDUAL FINANCIAL ANALYSIS

15/AA,AN,TI/6 (Item 1 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04160690 Supplier Number: 54520103  
Market Memo: Should systems at risk turn to disease management?

15/AA,AN,TI/7 (Item 2 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04131668 Supplier Number: 54240293  
Market Memo: Seven approaches to branding: Take your pick.

15/AA,AN,TI/8 (Item 3 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04027893 Supplier Number: 53340777  
PPMCs Form Hospital Ties.

15/AA,AN,TI/9 (Item 4 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03969511 Supplier Number: 53004341  
United HealthCare Posts Huge Loss Due to Realignment, Medicare HMOs.

15/AA,AN,TI/10 (Item 5 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03917993 Supplier Number: 50139425  
DLJ LOSES II-TEAMER TO BUY SIDE, SHIFTS BANK COVERAGE

15/AA,AN,TI/11 (Item 6 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03864015 Supplier Number: 48419879  
Perspectives: Sub-Acute Payment Changes Hint At Brave New World of Outcomes

15/AA,AN,TI/12 (Item 7 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03717953 Supplier Number: 48030888  
Colorado Risk Adjusts Medicaid Rates; Other States Look to Diagnosis-Based Pay

15/AA,AN,TI/13 (Item 8 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03622335 Supplier Number: 47500077  
20 Secrets of Negotiating Managed Care Contracts

15/AA,AN,TI/14 (Item 9 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03573355 Supplier Number: 47395521  
Japanese Health Insurance Move To Double Drug Cost

15/AA,AN,TI/15 (Item 10 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03214223 Supplier Number: 46592407  
The millennium clock is ticking

15/AA,AN,TI/16 (Item 11 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03028250 Supplier Number: 46186078  
Face Lifts

15/AA,AN,TI/17 (Item 12 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

02670801 Supplier Number: 45415043  
Medicaid HMOs Beefing Up Payments To Get Physicians to Sign Contracts

15/AA,AN,TI/18 (Item 13 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

02374363 Supplier Number: 44677388  
Analysis Tracks Care Shift

15/AA,AN, TI/19 (Item 1 from file: 813)  
DIALOG(R) File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

1192418  
Rahway Hospital Standard & Poor's Outlook Revised to Negative; Rating  
Affirmed

15/AA,AN, TI/20 (Item 2 from file: 813)  
DIALOG(R) File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

1079742  
**Marketing Direct Concepts Answers Questions of Impropriety**

15/AA,AN, TI/21 (Item 3 from file: 813)  
DIALOG(R) File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

0571669  
**HEALTHDYNE ANNOUNCES 1992 FINANCIAL RESULTS**

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?show files;ds
File 149:TGG•Health&Wellness DB(SM) 1976-2004/Jul W4
      (c) 2004 The Gale Group
File 43:Health News Daily - Subs 1990-2004/Aug 12
      (c) 2004 F-D-C reports Inc.
File 444:New England Journal of Med. 1985-2004/Aug W3
      (c) 2004 Mass. Med. Soc.
File 625:American Banker Publications 1981-2004/Aug 13
      (c) 2004 American Banker
File 637:Journal of Commerce 1986-2004/Aug 10
      (c) 2004 Commonwealth Bus. Media
File 13:BAMP 2004/Aug W1
      (c) 2004 The Gale Group
File 75:TGG Management Contents(R) 86-2004/Aug W1
      (c) 2004 The Gale Group
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Set	Items	Description
S1	307987	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED()PR-OVIDER())ORGANI?ATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	1019715	HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK() - GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PRECEDENT? ? OR FORMER??
S3	754946	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S4	13783	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESOLV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR AMEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN???(2W)AROUND OR SETTL???)
S5	5068	NPV OR PRESENT()(VALUE OR VALUATION OR WORTH)
S6	927594	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EXPECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPTIVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POTENTIAL OR ANTICIPAT???
S7	455092	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFERER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPERATED OR OPERATION OR HOSPITALI???) (4N)(PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	522892	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)ENHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATIVE OR BANKABLE
S9	239663	S2(S)(S3 OR S4)
S10	10381	S1(10N)(S5 OR S9)
S11	57825	S6(5N)S7
S12	29	S11(S)S8(S)S10 / <i>considered all</i>
S13	1047	S8(5N)S11
S14	1	S10(S)S13
S15	1609	S8(10N)S11
S16	2	S10(S)S15
S17	23	S12 NOT PY>2000
S18	22	S17 NOT PD=20000902:20040930
S19	22	RD (unique items)

19/3,K/2 (Item 2 from file: 149)  
DIALOG(R)File 149:TGG Health&Wellness DB(SM)  
(c) 2004 The Gale Group. All rts. reserv.

01793623 SUPPLIER NUMBER: 21165965 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Covering "Hard-to-Place" Physicians. (underwriting risk for medical  
malpractice)

Shaw, Cynthia  
Best's Review - Property-Casualty Insurance Edition, v98, n5, p81(1)  
Sept,  
1998

PUBLICATION FORMAT: Magazine/Journal ISSN: 0161-7745 LANGUAGE: English  
RECORD TYPE: Fulltext TARGET AUDIENCE: Trade  
WORD COUNT: 2307 LINE COUNT: 00298

TEXT:

...exclusions that placed severe restrictions on the circumstances under which they could practice medicine. Further, **rates** for this **coverage** were significantly higher. Difficult risks. Underwriters reserve this category for physicians who have already had...cases, underwriters considered these physicians mid-level risks not because of any blemishes on their **records**, but because they required additional **coverage** for "prior acts," claims that might arise based on treatment that occurred **before** the new policy period began. Finding the Right **Coverage** Today's environment makes the process of finding the appropriate coverage for physicians more complex than ever. Agents and brokers must not only know which category their **client** will most **likely** occupy given his recent record, but also where individual carriers in both the admitted and...

...current coverage. Policy Tails. Insurers vary widely on their approach to "tails" that provide **coverage** for **prior** acts after a **previous** policy expires. Some standard markets offer these tails with no additional premium for death, disability...

...see how best to cover future expenses in the event they stop practicing or replace **coverage** with a carrier unwilling or unable to provide **prior** acts **coverage**. Proactive Risk Management Comprehensive medical malpractice policies provide a **valuable** and essential shield against the financial consequences of lawsuits. However, in today's increasingly complex...

19/3,K/3 (Item 3 from file: 149)  
DIALOG(R)File 149:TGG Health&Wellness DB(SM)  
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01771829 SUPPLIER NUMBER: 20766971 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Illuminating the 'black box': a description of 4454 patient visits to 138  
family physicians.

Stange, Kurt C.; Zyzanski, Stephen J.; Jaen, Carlos R.; Callahan, Edward J.; Kelly, Robert B.; Gillanders, William R.; Shank, J. Christopher; Chao, Jason; Medalie, Jack H.; Miller, William L.; Crabtree, Benjamin F.; Flocke, Susan A.; Gilchrist, Valerie J.; Langa, Doreen M.; Goodwin, Meredith A.  
Journal of Family Practice, v46, n5, p377(13)

May,  
1998

PUBLICATION FORMAT: Magazine/Journal; Refereed ISSN: 0094-3509  
LANGUAGE: English RECORD TYPE: Fulltext TARGET AUDIENCE: Professional  
WORD COUNT: 10233 LINE COUNT: 01061

... likely to be established patients (NAMCS=88%) and to have a managed care type of **insurance** (NAMCS=21%).

Medical **records** were available for review for 4432 of the 4454 observed visits (99.5%). Patient exit...

...were returned by 3283 patients, for a 74% response rate. As shown in Table 3, patients who returned questionnaires were more likely than nonreturners to be older, female, white, married, to have a greater number of chronic...

...In addition, smokers and patients presenting for an acute illness were slightly less likely to return exit questionnaires.

TABLE 3  
Characteristics of Patient Population

Characteristic	Entire Sample (N=4454) % or Mean...
----------------	---

19/3,K/6 (Item 6 from file: 149)  
DIALOG(R)File 149:TGG Health&Wellness DB(SM)  
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01436869 SUPPLIER NUMBER: 15268431 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Risk adjustment for a children's capitation rate. (Medicare and Medicaid  
Managed Care: Issues and Evidence)

Newhouse, Joseph P.; Sloss, Elizabeth M.; Manning, Willard G., Jr.; Keeler,  
Emmett B.

Health Care Financing Review, v15, n1, p39(16)

Fall,

1993

PUBLICATION FORMAT: Magazine/Journal ISSN: 0195-8631 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract TARGET AUDIENCE: Professional

WORD COUNT: 7585 LINE COUNT: 00624

... equally pay HMOs whose mixes of health risks differ, whether through deliberate action on the HMO's part or simply through random events.

Including prior use and our measures of health status raises the proportion of explained variance to the 65 to 70 percent range, but, as Table 4 shows, there are nonetheless substantial profits to be made from selective enrollment and disenrollment. if one wants to do better, one...

19/3,K/8 (Item 8 from file: 149)  
DIALOG(R)File 149:TGG Health&Wellness DB(SM)  
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01183409 SUPPLIER NUMBER: 07461491 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Ethical perspectives on prospective payment. (Cost Containment, DRGs, and  
The Ethics of Health Care)

Dougherty, Charles J.

The Hastings Center Report, v19, n1, p5(7)

Jan-Feb,

1989

PUBLICATION FORMAT: Magazine/Journal ISSN: 0093-0334 LANGUAGE: English

RECORD TYPE: Fulltext TARGET AUDIENCE: Professional

WORD COUNT: 5426 LINE COUNT: 00534

... 5:4 (1986), 5-21. 26 Susan DesHarnais et al., "The Early Effects of the Prospective Payment System on Inpatient Utilization and the Quality of Care," Inquiry 24:1 (1987), 7-16. 27 Ron J...Hospital Pharmacy 44:1 (1987), 92-95. 37 Tinker Ready, "Hospitals are Targeting the Most Lucrative Treatments," Health Week, 14 November 1988, 9. 38 Harry Paxton, "How Badly Is Cost-Containment..."

...on New Jersey Hospitals," Inquiry 24:3 (1987), 211-20; Kenneth E. Thorpe, "Does All-Payer Rate Setting Work? The Case of the New York Prospective Hospital Reimbursement Methodology," Journal of Health...

19/3, K/17 (Item 9 from file: 43)  
DIALOG(R) File 43:Health News Daily - Subs  
(c) 2004 F-D-C reports Inc. All rts. reserv.

00009847 F-D-C Accession Number 03042340006  
Health News Daily -- December 3, 1992  
Volume 4, Issue 234

New Jersey expanding access through community rating, subsidized health plan; state replaces hospital surcharge with unemployment funds, payroll tax.

NEW JERSEY TURNS TO COMMUNITY RATING, SUBSIDIZED HEALTH INSURANCE in an effort to expand access to health care for the estimated 1 mil. state...

... Care Reform Act of 1992 was signed into law by Gov. James Florio (D) shortly **before** midnight.

Under the new law, private health **insurance** companies are obligated to provide coverage to all applicants, including individuals and small groups of less than 50 members. In addition, **insurers** will have to set a community **rate** for **coverage** and offer health **insurance** at one price for all enrollees regardless of age, occupation and other risk factors.

Private...

... cents in benefit payments for every dollar in premiums, restricting costs for administration, overhead and **profits** to no more than 25 cents per premium dollar. "Right now, health insurance companies spend...

... care, emergency room visits, hospitalization and prescription drugs. Premiums will be determined on a sliding **income** scale with limited copayments.

Scheduled to take effect on Jan. 1, 1994, the New Jersey...

... Alfred Wolin concluded that New Jersey's health care surcharge violates the federal Employee Retirement **Income** Security Act. Under his ruling, New Jersey was unable to impose the surcharge not only...

... health care, and hospitals are concerned that they will receive reduced reimbursements for treating indigent **patients**. The state legislature is **expected** to revisit the reform legislation as early as this month.

19/AA,AN,TI/1 (Item 1 from file: 149)  
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01841600 SUPPLIER NUMBER: 54771783  
Do Minority Children and Families Feel the Need for More Diabetes  
Education? (Abstract)

19/AA,AN,TI/2 (Item 2 from file: 149)  
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01793623 SUPPLIER NUMBER: 21165965  
Covering "Hard-to-Place" Physicians. (underwriting risk for medical  
malpractice)

19/AA,AN,TI/3 (Item 3 from file: 149)  
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01771829 SUPPLIER NUMBER: 20766971  
Illuminating the 'black box': a description of 4454 patient visits to 138  
family physicians.

19/AA,AN,TI/4 (Item 4 from file: 149)  
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01681760 SUPPLIER NUMBER: 18554263  
Clinical experimentation: lessons from lung volume reduction surgery.

19/AA,AN,TI/5 (Item 5 from file: 149)  
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01619830 SUPPLIER NUMBER: 18339036  
Which groups of patients benefit from helicopter evacuation?

19/AA,AN,TI/6 (Item 6 from file: 149)  
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01436869 SUPPLIER NUMBER: 15268431  
Risk adjustment for a children's capitation rate. (Medicare and Medicaid  
Managed Care: Issues and Evidence)

19/AA,AN,TI/7 (Item 7 from file: 149)  
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01419738 SUPPLIER NUMBER: 13688930  
Dilemmas of disclosure to patients and colleagues when a therapist faces  
life-threatening illness.

19/AA,AN,TI/8 (Item 8 from file: 149)  
DIALOG(R)File 149:(c) 2004 The Gale Group. All rts. reserv.

01183409 SUPPLIER NUMBER: 07461491  
Ethical perspectives on prospective payment. (Cost Containment, DRGs, and  
The Ethics of Health Care)

19/AA,AN,TI/9 (Item 1 from file: 43)  
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00036613 F-D-C Accession Number 03120410001

Mentor, Inamed Saline Breast Implants Deemed Approvable By FDA Panel

19/AA,AN,TI/10 (Item 2 from file: 43)

DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00031920 F-D-C Accession Number 03101380002

Outpatient/home health prospective pay delays are necessary to ensure Year 2000 compliance, HCFA's DeParle tells House panel; legislators concerned about HHA impact.

19/AA,AN,TI/11 (Item 3 from file: 43)

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00026399 F-D-C Accession Number 03090160000

Increased Medicare cost-sharing recommended to Senate Budget Committee by economist Frech; panel members criticize Administration HMO, home health proposals.

19/AA,AN,TI/12 (Item 4 from file: 43)

DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00026383 F-D-C Accession Number 03090150000

President's Medicare plan includes \$6 bil. in new benefit spending over five years, outpatient hospital PPS system with 20% co-pay by 2007.

19/AA,AN,TI/13 (Item 5 from file: 43)

DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00023130 F-D-C Accession Number 03080570004

New York plan to end hospital rate-setting would fund uncompensated care, other public health services with 9% hospital surcharge.

19/AA,AN,TI/14 (Item 6 from file: 43)

DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00017745 F-D-C Accession Number 030602420001

Medicare managed care enrollees could see extra benefits such as drug, optical coverage under proposed adjusted community rate -- ProPAC analyst.

19/AA,AN,TI/15 (Item 7 from file: 43)

DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00012656 F-D-C Accession Number 03051930000

Rep. Cooper introduces "pure" managed competition legislation Oct. 6; bipartisan bill has 40 House cosponsors; Senate companion measure expected within two weeks.

19/AA,AN,TI/16 (Item 8 from file: 43)

DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00011537 F-D-C Accession Number 03051120001

Physicians should be rewarded for quality, not decreased volume, AMA proposal asserts; annual House of Delegates meeting begins June 13.

19/AA,AN, TI/17 (Item 9 from file: 43)  
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00009847 F-D-C Accession Number 03042340006

New Jersey expanding access through community rating, subsidized health plan; state replaces hospital surcharge with unemployment funds, payroll tax.

19/AA,AN, TI/18 (Item 10 from file: 43)  
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00008506 F-D-C Accession Number 03041240002

Regulation of drug pricing, pharmaceutical R&D should be considered by federal health policymakers, ProPAC staffers argue in Health Affairs study.

19/AA,AN, TI/19 (Item 11 from file: 43)  
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00007399 F-D-C Accession Number 03040400007

Fertility lab accreditation should be conducted by private sector, College of American Pathologists argues at Feb. 27 House subcommittee hearing.

19/AA,AN, TI/20 (Item 1 from file: 444)  
DIALOG(R)File 444:(c) 2004 Mass. Med. Soc. All rts. reserv.

00119489

The Association between For-Profit Hospital Ownership and Increased Medicare Spending (Special Article)

19/AA,AN, TI/21 (Item 1 from file: 625)  
DIALOG(R)File 625:(c) 2004 American Banker. All rts. reserv.

0172821  
IRS Upgrades Actuarial Capabilities

19/AA,AN, TI/22 (Item 1 from file: 13)  
DIALOG(R)File 13:(c) 2004 The Gale Group. All rts. reserv.

1089705 Supplier Number: 01597674  
One Gift, Many Unhappy Returns: Donors, charities, tax preparers and plan promoters are all vulnerable if the IRS cracks down on charitable reverse split-dollar plans.

09677153

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L12 960 S L6(5A)L7  
L13 0 S L12 AND L8 AND L10  
L14 50 S L7(5A)L8  
L15 70 S L1(P)L2  
L16 0 S L14 AND L15  
L17 0 S L8 AND L10

*The Journal of Economic Perspectives*, Vol. 5, No. 4. (Autumn, 1991), pp. 123-138.  
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53. **On the Antitrust Treatment of Production Joint Ventures** (in Symposia: *Collaboration, Innovation and Antitrust*)  
 Carl Shapiro; Robert D. Willig  
*The Journal of Economic Perspectives*, Vol. 4, No. 3. (Summer, 1990), pp. 113-130.  
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54. **Product Markets and 1992: Full Integration, Large Gains?** (in Symposia: *Europe in 1992*)  
 Harry Flam  
*The Journal of Economic Perspectives*, Vol. 6, No. 4. (Autumn, 1992), pp. 7-30.  
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 Pranab Bardhan; John E. Roemer  
*The Journal of Economic Perspectives*, Vol. 8, No. 2. (Spring, 1994), pp. 177-181.  
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Soonman Kwon

*The Journal of Risk and Insurance*, Vol. 64, No. 1. (Mar., 1997), pp. 155-173.

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Abstract: This study develops and tests a model to examine the determinants of the structure of payment systems for providers as a contract between the insurer and the provider and to explain the existence of a variety of payment systems in health insurance markets. This article characterizes payment systems in terms of financial risks and incentives for providers to control medical care costs. It is shown that the structure of payment systems and its distribution across markets for health maintenance organizations depend on the characteristics of consumers and providers in the market area. Consumer preference is reflected in the structure of payment systems because a rational consumer, who understands the effect of payment schemes on provider behavior, chooses the plan which adopts the provider compensation system yielding the combination of quality and premium he or she desires. Providers' ability and willingness to bear the burden of financial risks imposed by payment systems also affect the structure of payment systems in health insurance markets.

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Randall P. Ellis; Thomas G. McGuire

*The Journal of Economic Perspectives*, Vol. 7, No. 4. (Autumn, 1993), pp. 135-151.

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Henry J. Aaron

*The Journal of Economic Perspectives*, Vol. 8, No. 3. (Summer, 1994), pp. 31-43.

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Jean-Charles Rochet; Jean Tirole

*Journal of Money, Credit and Banking*, Vol. 28, No. 4, Part 2: Payment Systems Research and Public Policy Risk, Efficiency, and Innovation. (Nov., 1996), pp. 832-862.

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C. Everett Koop

*Science*, New Series, Vol. 281, No. 5385. (Sep. 25, 1998), pp. 1952-1953.

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